

Phase One

Pre-Application: Request for Recreation Land-Use

All applicants requesting land to support commercial and public recreation must provide the following information before TVA will consider or review the request. If you need clarification, please contact your local watershed team.

- 1. Financial ability to implement the proposed development.**
 - A complete credit application w/favorable credit review. Use **Attachment “A”, “Credit Evaluation Guidelines”**. If applicant is a corporation, the legal name, address and state of incorporation should be provided.
- 2. Documentation of local government support.**
 - Adopted resolution from local government supporting the project and confirmation/documentation that the project is consistent with existing land-use and zoning regulations.
 - City and County concurrence, depending on the specific situation. This may involve concurrence from multiple counties and authorities.
- 3. Documentation of general stakeholder acceptance.**
 - Demonstrate that the general public is in favor of this project. Examples: public meeting minutes, copies of letters, newspaper articles, petitions, etc.
- 4. Documentation from local and state governments that potential infrastructure and traffic safety issues have been addressed.**
 - Letter from state or local highway department that road/street system can support projected traffic. Letters from utilities authorities (water, sewer and power) that systems and capacities can support projected use/demand. This may involve concurrence from multiple counties and authorities.
- 5. Financial feasibility study and/or market study to demonstrate the economic viability of the commercial recreation development.**
 - Five-year Business Plan projecting cash flows, revenues and operating costs with investment capital. Business Plan should include “Market Study” reflecting occupancy rates at existing campgrounds, marinas and/or resorts and projected occupancy rates for proposed development through for first five-years. See **Attachment “B”, *Guidelines for Business Plan Information*** and follow items in link www.businessplans.org/guide.html).
- 6. General concept plan and scope of land impact.**
 - Provide conceptual site plan and drawing(s), including the expected impact to the land.
- 7. The applicant must complete and provide special studies, if deemed applicable by TVA. Examples might include: T&E species report, cultural resources surveys, wetlands reviews, 401 certification, navigation assessments, recreational boating density studies, etc.**
 - For marinas and boat ramps, a Boating Density Analysis may be required.
 - Letter of no objection from State Boating Law Administrator concerning anticipated impact from projected numbers of additional recreational boats.

Attachment "A"

Credit Evaluation Guidelines

Initial Credit Evaluation

Each party will be subject to a complete credit evaluation in order for TVA to determine creditworthiness. In completing the initial credit evaluation, TVA will consider many factors including, but not limited to:

- 1) Financial Statements:
 - a) Audited financial statements for the last three (3) preceding fiscal years that include balance sheets, income statements, statements of cash flows and notes to the financial statements.
 - b) Interim financial statements for the most recent fiscal quarter.
 - c) If publicly traded:
 - i) Annual report on Form 10-K for the last three (3) preceding fiscal years
 - ii) Form 10-Q for the most recent fiscal period.
- 2) Rating Agency Reports (S&P, Moody's and Fitch), if available.
- 3) Bank Information (name, address, phone number and officer contact).
- 4) Credit References (from three (3) sources that include name, address, phone number and contact).
- 5) Legal name and the state of incorporation.
- 6) Shareholder ownership schedule (if applicable).
- 7) Company brochure.
- 8) Complete disclosure of any material litigation, commitments or contingencies, etc.

Attachment “B”

Guidelines for Business Plan Information

Cover Sheet

Executive Summary of Proposal

Table of Contents

Company Analysis

- Name, History, Legal Structure, Product/Service Description
- Organization Plan: Owner/Shareholder Information, Location/Facilities, Scope/Size of business, Impact to Local Economy
- Operational Plan: Employees, Management
- Plans for Growth, Exit Strategy

Marketing Analysis

- Industry Description, Overall Market Discussion and Study, Competition Analysis
- Target Market, SWOT Analysis, Pricing, Promotional Techniques, Supply Chain & Agreements with Suppliers, Projected Sales, Current and Potential Customers List

Financial Analysis

- Startup Costs, Financing of Costs, Accounting System, Loan Applications, Inventory System, Break Even Analysis, Financial Ratios, Assets, Growth Projections
- Income Statement (5 Years)
- Balance Sheet (5 Years)
- Annual Cash Flow Projections/Budget (5 Years, Year 1 by month)

Supporting Documents

- Agreements/Contracts, Resumes, Licenses, Quotes, Maps, Tax Returns

Phase Two

Application: Request for Recreation Land-Use

If the applicant has completed and submitted the “Pre-Application” criteria, TVA will initiate the land-use application process. The applicant is responsible for completing and submitting the following information:

- 1. TVA’s standard application.**
- 2. Final and detailed development plans and drawings for all proposed facilities, structures and infrastructure.**
 - Provide detail site plan to scale of minimum 1 inch = 200 feet showing locations of proposed road(s), parking lots, utilities, building(s), boat ramp, docks, piers, wet slip(s), campsite detail and show proposed design, dimensions, construction materials and color schemes for all facilities to be installed on conceptual drawings, showing American’s with Disabilities Act (ADA) accessibility feature details as required. For buildings provide floor plans, elevations, dimensions and design of each individual type, properly referenced on the drawing(s), including construction materials and color schemes.
- 3. Description of the project, including potential impacts and public recreation benefits.**

Upon receiving the above information, TVA will initiate a programmatic and environmental review. These reviews may require the completion of special studies for Threatened and Endangered Species, Cultural Resources, wetlands or 401 certification.

All new recreation development proposals will require a Public Meeting.

All proposals will require boundary surveys and appraisals.